

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Brett Michael Harer
Debtor 1

Nationstar Mortgage, LLC
Movant(s)

v.

Brett Michael Harer

Respondent(s)

Jack N. Zaharopoulos, Esquire
Standing Chapter 13 Trustee

Additional Respondent

Chapter 13

Case No. 4:23-BK-01767-MJC

Matter: Motion for Relief from the Automatic Stay

Document No. 29

**DEBTOR(S)' ANSWER TO MOVANT(S)' MOTION
FOR RELIEF FROM THE AUTOMATIC STAY**

AND NOW, come the Debtor(s), Brett Michael Harer, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Answer to Movant(s)' Motion for Relief from the Automatic Stay and aver as follows:

1. Admitted.
2. Admitted.
3. Upon information and belief, the averment as stated in Paragraph 3 is admitted.
4. Admitted in part, denied in part. It is admitted that Debtor(s) have failed to tender monthly payments in a manner consistent with the terms of the Mortgage and Note. By way of further response, Debtor(s) stand ready to bring their account current per stipulation terms agreeable to the parties. Debtor(s)' are without sufficient knowledge as to whether failing to tender monthly payments results in a lack of adequate protection; therefore, it is denied.
5. Admitted.
6. Admitted.
7. Admitted. By way of further response, Debtor(s) stand ready to bring their account current per stipulation terms agreeable to the parties.
8. Admitted.
9. Admitted in part, denied in part. It is admitted that Debtor(s) have a continuing obligation to remain current post-petition. By way of further response, Debtor(s) stand ready to bring their account current per stipulation terms

agreeable to the parties. Debtor(s)' are without sufficient knowledge as to whether failing to tender monthly payments results in a lack of adequate protection; therefore, it is denied.

10. Upon information and belief, the averment as stated in Paragraph 10 is admitted.

11. Denied. Debtor(s) are without sufficient knowledge as to the truth of the averment as stated in paragraph 11; therefore, it is denied.

12. Paragraph 12 contains a conclusion of law to which no response is required.

13. Denied. Debtor(s) are without sufficient knowledge as to the truth of the averment as stated in paragraph 11; therefore, it is denied.

14. Paragraph 14 contains a conclusion of law to which no response is required.

15. Paragraph 15 contains a conclusion of law to which no response is required.

16. Attached.

WHEREFORE, Debtor(s) requests this Court deny the requested relief.

Respectfully submitted,
DETHLEFS PYKOSH & MURPHY

Date: November 27, 2023

/s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire
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Attorney for Debtor(s)

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CERTIFICATE OF SERVICE

I hereby certify that on Monday, November 27, 2023, I served a true and correct copy of the **Debtor(s)' Answer to Movant(s)' Motion for Relief from the Automatic Stay** in this proceeding via electronic means upon the following:

Mario Hanyon, Esquire
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Counsel for Movant(s)

Jack H. Zaharopoulos, Esquire
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Office of the United States Trustee
Sylvia H. Rambo United States Courthouse
1501 North Sixth Street, Floor 3
Harrisburg, PA 17102

/s/ Kathryn S. Greene

Kathryn S. Greene, RP®, Pa.C.P.
Paralegal for Paul D. Murphy-Ahles, Esquire